

**Alabama Department of Insurance
Insurance Producer Examination
Life and Health Examinations**

Unit No.	L&H	Life only	Health only
Section 1 - General			
Unit 1, Part 1, Insurance Definition & Risk, Coverage Concepts			
Part 2, Insurer Types, Company Domicile, Producers			
Unit 2, Part 1, Insurance Regulation, Credit Reports, GLBA, Taxation			
Part 2, Producer Regulation & Practices			
Unit 3, Part 1, Producer Authority, Insurance Contract Elements			
Part 2, Contract Characteristics			
Unit 4, Part 1, Policy Issuance, Underwriting Process			
Part 2, Premium Determination			
Part 3, Reserves			
Unit 5, Part 1, Group Insurance Types			
Part 2, Group Insurance Premiums			
Part 3, Group Insurance Underwriting			
Total Questions - General	23	27	27
Section 2 – Life			
Unit 1, Part 1, Meeting Consumer Needs			
Part 2, Comparing Policies & Uses of Life Insurance			
Unit 2, Part 1, Receipts			
Part 2, Claim Handling			
Unit 3, Part 1, Term Insurance			
Part 2, Whole Life Insurance			
Part 3, Flexible Policies			
Part 4, Specialized Policies			
Part 5, Riders			
Part 6, Payor Rider			
Part 7, Accelerated Benefits			
Unit 4, Part 1, Standard Provisions			
Part 2, Beneficiaries			
Part 3, Exclusions & Limitations			
Unit 5, Part 1, Life Insurance Settlement Options			
Part 2, Life Insurance Nonforfeiture Options			
Part 3, Life Insurance Dividends			
Unit 6, Part 1, Annuities Generally			
Part 2, Annuity Premiums			
Part 3, Annuity Settlement Options			
Unit 7, Group Life Insurance			
Unit 8, Part 1, Social Security			
Part 2, Tax Considerations in Life Insurance & Annuities			
Unit 9, Retirement Plans			
Total Questions - Life	67	89	0

L&H = Combined Life & Health Exam

Life Only = Life Only Exam

Health Only - Health Only Exam

Unit No.	L&H	Life only	Health only
Section 3 - Health			
Unit 1, Part 1, Types of Losses/Benefits			
Part 2, Health Care Plans			
Part 3, PPO, MEWA, Blanket Policies			
Unit 2, Premium & Effective Date			
Unit 3, Part 1, Required Provisions			
Part 2, Optional Provisions			
Part 3, Other Provisions			
Unit 4, Part 1, Disability Income Definitions/Benefits			
Part 2, Optional Benefits/Riders, Business Uses			
Unit 5, Part 1, Basic Medical Expense			
Part 2, Major Medical			
Unit 6, Special Policies			
Unit 7, Group Health			
Unit 8, Social Insurance			
Unit 9, Long-Term Care			
Unit 10, Taxation			
Total Questions - Health	50	0	64
Alabama Laws and Regulations			
Unit 1, Part 1, Insurance Commissioner			
Part 2, Licensing Requirements			
Part 3, Maintaining a License			
Part 4, Continuing Education			
Part 5, Trade Practices, Prohibited Activities			
Unit 2, Part 1, Life Insurance, General Provisions			
Part 2, Life Insurance Marketing Practices			
Part 3, Life Insurance Replacement			
Part 4, Life Insurance Illustrations & Guaranty Association			
Unit 3, Disability Insurance			
Total Questions - Alabama Laws and Regulations	10	9	9
Total Questions on Examinations	150	125	100
Maximum Time allowed to complete exam	180 min	150 min	120 min
Minimum Correct for Passing Score	105	87	70

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Alabama Department of Insurance
Insurance Producer Examination
Property and Casualty Examinations

Revised: July 2007

Unit No.	P&C	PL	Auto	Fire
Unit 1 - Principles of Insurance	9	9	9	7
1 - Risk				
2 - Insurance & Law of Large Numbers				
3 - Insurability & Insurable Interest				
4 - Perils & Hazards				
Unit 2 - The Insurance Contract	9	9	9	7
1 - Elements & Characteristics of a Valid Contract				
2 - Parts of the Insurance Contract				
Unit 3 - Ins. Co. Organization & Regulation	9	10	9	7
1 - Types of Ins. Organizations & Lines of Ins.				
2 - Insurance Company Organization				
3 - Regulation				
Unit 4 - The Insurance Transaction	9	9	9	7
1 - Application & Binder				
2 - Underwriting & Rating				
3 - Misrepresentation & Concealment, Representation & Warranty, Waiver & Estoppel				
4 - Cancellation and Nonrenewal				
Unit 5 - Introduction to Property Insurance	6	6	6	5
1 - Declarations & Insuring Agreement				
2 - Conditions (Duties & Valuation)				
3 - Conditions (Coins, Deduct, Subro & Apprais)				
4 - Conditions (Appraisal & Arbitration)				
5 - Conditions (Other Insurance & Assignment)				
Unit 6 - Introduction to Liability Insurance	6	6	6	5
1 - Negligence, Absolute Liab. & Vicar. Liab.				
2 - Liability Insurance				
Unit 7 - Dwelling Insurance	6	6	0	5
1 - The Dwelling Policy & Basic Form (DP-1)				
2 - DP-1 Other Coverages				
3 - DP-2 & DP-3				
Unit 8 - Homeowners Insurance	14	14	0	0
1 - The Homeowners Policy				
2 - Section I - Property				
3 - Section I - Perils, Exclous, Cond, Limits, Deducts				
4 - Section II - Liability				
5 - Homeowner Endorsements				
Unit 9 - Personal Auto Insurance	19	20	19	0
1 - PAP Introduction				
2 - Part A - Liability Coverage				
3 - Parts B & C - Med Pay & UM				
4 - Part D - Coverage for Damage to Your Auto				
5 - Parts E&F Cond; Underinsured; Endors; NoFault				
Unit 10 - Miscellaneous Personal Insurance	3	3	0	0
1 - Flood, Earthquake, Mobile Home				
2 - Personal Inland Marine				
3 - Personal Umbrella				

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PL = Personal Lines Exam

Auto = Automobile Exam

Fire = Industrial Fire Exam

Unit No.	P&C	PL	Auto	Fire
Unit 11 - The Commercial Package Policy	3	0	0	0
1 - Eligible Coverages				
2 - Common Policy Declarations & Conditions				
Unit 12 - The Businessowners Policy	4	0	0	0
Unit 13 - Commercial Property Insurance	9	0	0	0
1 - Misc. Coverage forms				
2 - Builders Risk Coverage form				
3 - Condominium Coverage forms				
4 - Business Income Coverage forms				
5 - Extra Expense & Legal Liability Coverage forms				
6 - Causes of Loss forms; Endorsements				
Unit 14 - Ocean and Inland Marine Insurance	4	0	0	0
1 - Ocean Marine Insurance				
2 - Inland Marine Insurance				
3 - Filed Forms				
4 - Nonfiled Forms				
Unit 15 - Commercial General Liability Ins.	10	0	0	0
1 - Business Liability Exposures				
2 - Occurrence and Claims-Made Forms				
3 - Coverages A, B & C				
4 - Limits of Ins.; Conditions; Other Endorsements				
Unit 16 - Commercial Auto Insurance	6	0	0	0
1 - Business Auto Coverage Form				
2 - Garage Coverage Form				
3 - Truckers Coverage Form				
Unit 17 - Commercial Crime Insurance	6	0	0	0
1 - Types of Crime Forms; Definitions				
2 - Insuring Agreements and Endorsements				
3 - Fidelity Bonds				
Unit 18 - Workers Compensation	5	0	0	0
1 - Workers Compensation Laws				
2 - Workers Comp & Employers Liability Policy				
Unit 19 - Miscellaneous Commercial Ins.	5	0	0	0
1 - Farm Insurance				
2 - Boiler & Machinery Insurance				
3 - Aviation Insurance				
4 - Professional Liab Ins. & Comm. Umbrella Liab. Ins.				
5 - Surety Bonds				
Unit 20 - Alabama Laws and Regulations	8	8	8	7
1 - Insurance Commissioner				
2 - Licensing Requirements				
3 - Maintaining a License & Continuing Education				
4 - Trade Practices, Prohibited Activities				
5 - Binders, Adjusters, Surplus Line Insurance				
6 - Insurance Guaranty Association				
7 - Workers Compensation				
Total Questions	150	100	75	50
Maximum Time allowed to complete exam	180 min	120 min	90 min	60 min
Minimum Correct for Passing Score	105	70	53	35

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